Innovation, Science and Economic Development Canada
Office of the Superintendent of Bankruptcy Canada

Innovation, Sciences et Développement économique Canada
Bureau du surintendant des faillites Canada

OSB • BSF
Protecting the Integrity of the Insolvency System
Protéger l'intégrité du système d'insolvabilité

2016

Insolvency Statistics in Canada

Second Quarter of 2016

Canada

List of Tables

Table 1: Total Insolvencies 1
Table 2: Insolvencies Filed by Consumers 2
Table 3: Insolvencies Filed by Businesses 3
Table 4: Insolvencies by NAICS Economic Sectors, Canada 4
Table 5: Insolvencies Filed by Consumers by Economic Region (ER) 6
Table 6: Insolvencies Filed by Businesses by ER 13
Table 7: Insolvencies Filed by Consumers by Census Metropolitan Area (CMA) 20
Table 8: Insolvencies Filed by Businesses by CMA 23

Glossary

Consumer: An individual with more than 50 percent of total liabilities related to consumer goods and services.

Business: Any commercial entity or organization other than an individual, or an individual who has incurred 50 percent or more of total liabilities as a result of operating a business.

Bankruptcy: The state of a consumer or a business that has made an assignment in bankruptcy or against whom a bankruptcy order has been made.

Proposal: An offer to creditors to settle debts under conditions other than the existing terms. A proposal is a formal agreement under the *Bankruptcy and Insolvency Act*.

NAICS: North American Industry Classification System.

Census Metropolitan Area (CMA): Each area consists of one or more adjacent municipalities situated around a major urban core. To form a census metropolitan area, the urban core must have a population of at least 100,000. For Statistics Canada's geographical definitions of the CMAs, go to: http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/cma-rmr/def-eng.htm.

Economic Region (ER): Standard geographical units created for analysis of regional economic activity. For Statistics Canada's geographical definitions of ERs, go to: http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/er-re/er-re-eng.htm.

Table 1: Total Insolvencies

	Volume			% Change		12-Month Period Ending		
	Q2 2016	Q1 2016	Q2 2015	Q1 2016 to Q2 2016	Q2 2015 to Q2 2016	06-30-2016	06-30-2015	% Change
Newfoundland and Labrador	**701**	**548**	**512**	**27.9**	**36.9**	**2,188**	**1,665**	**31.4**
Bankruptcies	459	367	429	25.1	7.0	1,582	1,400	13.0
Proposals	242	181	83	33.7	191.6	606	265	128.7
Prince Edward Island	**208**	**202**	**222**	**3.0**	**-6.3**	**827**	**789**	**4.8**
Bankruptcies	124	124	139	0.0	-10.8	519	523	-0.8
Proposals	84	78	83	7.7	1.2	308	266	15.8
Nova Scotia	**1,671**	**1,294**	**1,422**	**29.1**	**17.5**	**5,641**	**5,346**	**5.5**
Bankruptcies	1,201	928	1,038	29.4	15.7	3,996	3,805	5.0
Proposals	470	366	384	28.4	22.4	1,645	1,541	6.7
New Brunswick	**1,252**	**973**	**1,223**	**28.7**	**2.4**	**4,457**	**4,435**	**0.5**
Bankruptcies	848	645	783	31.5	8.3	2,952	3,005	-1.8
Proposals	404	328	440	23.2	-8.2	1,505	1,430	5.2
Quebec	**12,243**	**11,426**	**11,899**	**7.2**	**2.9**	**45,961**	**45,510**	**1.0**
Bankruptcies	7,128	6,345	6,989	12.3	2.0	26,337	26,222	0.4
Proposals	5,115	5,081	4,910	0.7	4.2	19,624	19,288	1.7
Ontario	**11,052**	**10,145**	**10,868**	**8.9**	**1.7**	**41,229**	**41,621**	**-0.9**
Bankruptcies	4,955	4,276	5,117	15.9	-3.2	18,402	19,577	-6.0
Proposals	6,097	5,869	5,751	3.9	6.0	22,827	22,044	3.6
Manitoba	**733**	**617**	**534**	**18.8**	**37.3**	**2,450**	**2,054**	**19.3**
Bankruptcies	424	326	367	30.1	15.5	1,380	1,330	3.8
Proposals	309	291	167	6.2	85.0	1,070	724	47.8
Saskatchewan	**823**	**685**	**577**	**20.1**	**42.6**	**2,722**	**2,111**	**28.9**
Bankruptcies	419	346	316	21.1	32.6	1,425	1,137	25.3
Proposals	404	339	261	19.2	54.8	1,297	974	33.2
Alberta	**3,559**	**3,234**	**2,510**	**10.0**	**41.8**	**11,973**	**8,817**	**35.8**
Bankruptcies	1,484	1,409	1,133	5.3	31.0	5,118	3,997	28.0
Proposals	2,075	1,825	1,377	13.7	50.7	6,855	4,820	42.2
British Columbia	**3,014**	**2,952**	**3,046**	**2.1**	**-1.1**	**11,769**	**11,680**	**0.8**
Bankruptcies	1,329	1,358	1,545	-2.1	-14.0	5,444	6,108	-10.9
Proposals	1,685	1,594	1,501	5.7	12.3	6,325	5,572	13.5
Northwest Territories	**14**	**10**	**10**	**40.0**	**40.0**	**58**	**42**	**38.1**
Bankruptcies	9	5	6	80.0	50.0	32	23	39.1
Proposals	5	5	4	0.0	25.0	26	19	36.8
Yukon	**18**	**15**	**6**	**20.0**	**200.0**	**51**	**37**	**37.8**
Bankruptcies	10	7	1	42.9	900.0	27	17	58.8
Proposals	8	8	5	0.0	60.0	24	20	20.0
Nunavut	**2**	**5**	**1**	**-60.0**	**100.0**	**10**	**6**	**66.7**
Bankruptcies	1	2	1	-50.0	0.0	4	4	0.0
Proposals	1	3	0	-66.7	--	6	2	200.0
Canada	**35,290**	**32,106**	**32,830**	**9.9**	**7.5**	**129,336**	**124,113**	**4.2**
Bankruptcies	**18,391**	**16,138**	**17,864**	**14.0**	**3.0**	**67,218**	**67,148**	**0.1**
Proposals	**16,899**	**15,968**	**14,966**	**5.8**	**12.9**	**62,118**	**56,965**	**9.0**

Table 2: Insolvencies Filed by Consumers

	Volume			% Change		12-Month Period Ending		
	Q2 2016	Q1 2016	Q2 2015	Q1 2016 to Q2 2016	Q2 2015 to Q2 2016	06-30-2016	06-30-2015	% Change
Newfoundland and Labrador	**694**	**543**	**506**	**27.8**	**37.2**	**2,161**	**1,638**	**31.9**
Bankruptcies	454	364	423	24.7	7.3	1,563	1,375	13.7
Proposals	240	179	83	34.1	189.2	598	263	127.4
Prince Edward Island	**200**	**201**	**216**	**-0.5**	**-7.4**	**812**	**770**	**5.5**
Bankruptcies	121	123	134	-1.6	-9.7	510	509	0.2
Proposals	79	78	82	1.3	-3.7	302	261	15.7
Nova Scotia	**1,646**	**1,281**	**1,386**	**28.5**	**18.8**	**5,565**	**5,254**	**5.9**
Bankruptcies	1,181	915	1,012	29.1	16.7	3,929	3,743	5.0
Proposals	465	366	374	27.0	24.3	1,636	1,511	8.3
New Brunswick	**1,237**	**956**	**1,209**	**29.4**	**2.3**	**4,382**	**4,358**	**0.6**
Bankruptcies	837	633	773	32.2	8.3	2,892	2,951	-2.0
Proposals	400	323	436	23.8	-8.3	1,490	1,407	5.9
Quebec	**11,678**	**10,797**	**11,336**	**8.2**	**3.0**	**43,715**	**43,154**	**1.3**
Bankruptcies	6,712	5,853	6,574	14.7	2.1	24,626	24,517	0.4
Proposals	4,966	4,944	4,762	0.4	4.3	19,089	18,637	2.4
Ontario	**10,779**	**9,920**	**10,568**	**8.7**	**2.0**	**40,201**	**40,465**	**-0.7**
Bankruptcies	4,762	4,108	4,889	15.9	-2.6	17,624	18,671	-5.6
Proposals	6,017	5,812	5,679	3.5	6.0	22,577	21,794	3.6
Manitoba	**714**	**608**	**526**	**17.4**	**35.7**	**2,398**	**2,018**	**18.8**
Bankruptcies	411	321	361	28.0	13.9	1,345	1,305	3.1
Proposals	303	287	165	5.6	83.6	1,053	713	47.7
Saskatchewan	**795**	**649**	**552**	**22.5**	**44.0**	**2,585**	**2,022**	**27.8**
Bankruptcies	399	318	298	25.5	33.9	1,323	1,079	22.6
Proposals	396	331	254	19.6	55.9	1,262	943	33.8
Alberta	**3,526**	**3,197**	**2,466**	**10.3**	**43.0**	**11,843**	**8,667**	**36.6**
Bankruptcies	1,455	1,388	1,099	4.8	32.4	5,027	3,887	29.3
Proposals	2,071	1,809	1,367	14.5	51.5	6,816	4,780	42.6
British Columbia	**2,961**	**2,894**	**2,996**	**2.3**	**-1.2**	**11,532**	**11,469**	**0.5**
Bankruptcies	1,284	1,318	1,507	-2.6	-14.8	5,270	5,951	-11.4
Proposals	1,677	1,576	1,489	6.4	12.6	6,262	5,518	13.5
Northwest Territories	**14**	**10**	**10**	**40.0**	**40.0**	**58**	**42**	**38.1**
Bankruptcies	9	5	6	80.0	50.0	32	23	39.1
Proposals	5	5	4	0.0	25.0	26	19	36.8
Yukon	**18**	**15**	**6**	**20.0**	**200.0**	**51**	**36**	**41.7**
Bankruptcies	10	7	1	42.9	900.0	27	17	58.8
Proposals	8	8	5	0.0	60.0	24	19	26.3
Nunavut	**1**	**5**	**1**	**-80.0**	**0.0**	**9**	**5**	**80.0**
Bankruptcies	0	2	1	-100.0	-100.0	3	3	0.0
Proposals	1	3	0	-66.7	–	6	2	200.0
Canada	**34,263**	**31,076**	**31,778**	**10.3**	**7.8**	**125,312**	**119,898**	**4.5**
Bankruptcies	**17,635**	**15,355**	**17,078**	**14.8**	**3.3**	**64,171**	**64,031**	**0.2**
Proposals	**16,628**	**15,721**	**14,700**	**5.8**	**13.1**	**61,141**	**55,867**	**9.4**

Table 3: Insolvencies Filed by Businesses

	Volume			% Change		12-Month Period Ending		
	Q2 2016	Q1 2016	Q2 2015	Q1 2016 to Q2 2016	Q2 2015 to Q2 2016	06-30-2016	06-30-2015	% Change
Newfoundland and Labrador	**7**	**5**	**6**	**40.0**	**16.7**	**27**	27	**0.0**
Bankruptcies	5	3	6	66.7	-16.7	19	25	-24.0
Proposals	2	2	0	0.0	--	8	2	300.0
Prince Edward Island	**8**	**1**	6	**700.0**	**33.3**	**15**	**19**	**-21.1**
Bankruptcies	3	1	5	200.0	-40.0	9	14	-35.7
Proposals	5	0	1	--	400.0	6	5	20.0
Nova Scotia	**25**	**13**	**36**	**92.3**	**-30.6**	**76**	**92**	**-17.4**
Bankruptcies	20	13	26	53.8	-23.1	67	62	8.1
Proposals	5	0	10	--	-50.0	9	30	-70.0
New Brunswick	**15**	**17**	**14**	**-11.8**	**7.1**	**75**	**77**	**-2.6**
Bankruptcies	11	12	10	-8.3	10.0	60	54	11.1
Proposals	4	5	4	-20.0	0.0	15	23	-34.8
Quebec	**565**	**629**	**563**	**-10.2**	**0.4**	**2,246**	**2,356**	**-4.7**
Bankruptcies	416	492	415	-15.4	0.2	1,711	1,705	0.4
Proposals	149	137	148	8.8	0.7	535	651	-17.8
Ontario	**273**	**225**	**300**	**21.3**	**-9.0**	**1,028**	**1,156**	**-11.1**
Bankruptcies	193	168	228	14.9	-15.4	778	906	-14.1
Proposals	80	57	72	40.4	11.1	250	250	0.0
Manitoba	**19**	**9**	**8**	**111.1**	**137.5**	**52**	**36**	**44.4**
Bankruptcies	13	5	6	160.0	116.7	35	25	40.0
Proposals	6	4	2	50.0	200.0	17	11	54.5
Saskatchewan	**28**	**36**	**25**	**-22.2**	**12.0**	**137**	**89**	**53.9**
Bankruptcies	20	28	18	-28.6	11.1	102	58	75.9
Proposals	8	8	7	0.0	14.3	35	31	12.9
Alberta	**33**	**37**	**44**	**-10.8**	**-25.0**	**130**	**150**	**-13.3**
Bankruptcies	29	21	34	38.1	-14.7	91	110	-17.3
Proposals	4	16	10	-75.0	-60.0	39	40	-2.5
British Columbia	**53**	**58**	**50**	**-8.6**	**6.0**	**237**	**211**	**12.3**
Bankruptcies	45	40	38	12.5	18.4	174	157	10.8
Proposals	8	18	12	-55.6	-33.3	63	54	16.7
Northwest Territories	**0**	**0**	**0**	--	--	**0**	**0**	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Yukon	**0**	**0**	**0**	--	--	**0**	**1**	**-100.0**
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	1	-100.0
Nunavut	**1**	**0**	**0**	--	--	**1**	**1**	**0.0**
Bankruptcies	1	0	0	--	--	1	1	0.0
Proposals	0	0	0	--	--	0	0	--
Canada	**1,027**	**1,030**	**1,052**	**-0.3**	**-2.4**	**4,024**	**4,215**	**-4.5**
Bankruptcies	**756**	**783**	**786**	**-3.4**	**-3.8**	**3,047**	**3,117**	**-2.2**
Proposals	**271**	**247**	**266**	**9.7**	**1.9**	**977**	**1,098**	**-11.0**

Table 4: Insolvencies by NAICS Economic Sectors, Canada

	Volume			% Change		12-Month Period Ending		
	Q2 2016	Q1 2016	Q2 2015	Q1 2016 to Q2 2016	Q2 2015 to Q2 2016	06-30-2016	06-30-2015	% Change
Agriculture, Forestry, Fishing and Hunting	**14**	**26**	**21**	**-46.2**	**-33.3**	**78**	**86**	**-9.3**
Bankruptcies	9	22	9	-59.1	0.0	55	44	25.0
Proposals	5	4	12	25.0	-58.3	23	42	-45.2
Mining and Oil and Gas Extraction	**13**	**10**	**12**	**30.0**	**8.3**	**46**	**38**	**21.1**
Bankruptcies	9	7	10	28.6	-10.0	33	21	57.1
Proposals	4	3	2	33.3	100.0	13	17	-23.5
Utilities	**2**	**2**	**4**	**0.0**	**-50.0**	**12**	**13**	**-7.7**
Bankruptcies	0	0	4	--	-100.0	5	10	-50.0
Proposals	2	2	0	0.0	--	7	3	133.3
Construction	**180**	**185**	**211**	**-2.7**	**-14.7**	**734**	**729**	**0.7**
Bankruptcies	130	144	148	-9.7	-12.2	557	527	5.7
Proposals	50	41	63	22.0	-20.6	177	202	-12.4
Manufacturing	**76**	**89**	**99**	**-14.6**	**-23.2**	**350**	**384**	**-8.9**
Bankruptcies	57	67	68	-14.9	-16.2	261	266	-1.9
Proposals	19	22	31	-13.6	-38.7	89	118	-24.6
Wholesale Trade	**43**	**42**	**51**	**2.4**	**-15.7**	**178**	**224**	**-20.5**
Bankruptcies	35	31	40	12.9	-12.5	137	163	-16.0
Proposals	8	11	11	-27.3	-27.3	41	61	-32.8
Retail Trade	**133**	**145**	**106**	**-8.3**	**25.5**	**527**	**501**	**5.2**
Bankruptcies	98	102	87	-3.9	12.6	394	375	5.1
Proposals	35	43	19	-18.6	84.2	133	126	5.6
Transportation and Warehousing	**73**	**44**	**58**	**65.9**	**25.9**	**213**	**275**	**-22.5**
Bankruptcies	55	37	37	48.6	48.6	164	183	-10.4
Proposals	18	7	21	157.1	-14.3	49	92	-46.7
Information and Cultural Industries	**8**	**26**	**21**	**-69.2**	**-61.9**	**68**	**80**	**-15.0**
Bankruptcies	7	23	13	-69.6	-46.2	59	55	7.3
Proposals	1	3	8	-66.7	-87.5	9	25	-64.0
Finance and Insurance	**19**	**19**	**22**	**0.0**	**-13.6**	**68**	**91**	**-25.3**
Bankruptcies	12	14	14	-14.3	-14.3	51	70	-27.1
Proposals	7	5	8	40.0	-12.5	17	21	-19.0
Real Estate and Rental and Leasing	**48**	**32**	**31**	**50.0**	**54.8**	**156**	**120**	**30.0**
Bankruptcies	26	22	26	18.2	0.0	109	95	14.7
Proposals	22	10	5	120.0	340.0	47	25	88.0

Table 4: Insolvencies by NAICS Economic Sectors, Canada (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2016	Q1 2016	Q2 2015	Q1 2016 to Q2 2016	Q2 2015 to Q2 2016	06-30-2016	06-30-2015	% Change
Professional, Scientific and Technical Services	**92**	**70**	**83**	**31.4**	**10.8**	**302**	**301**	**0.3**
Bankruptcies	68	57	67	19.3	1.5	231	243	-4.9
Proposals	24	13	16	84.6	50.0	71	58	22.4
Management of Companies and Enterprises	**18**	**19**	**17**	**-5.3**	**5.9**	**64**	**62**	**3.2**
Bankruptcies	12	18	9	-33.3	33.3	50	44	13.6
Proposals	6	1	8	500.0	-25.0	14	18	-22.2
Administrative and Support, Waste Management and Remediation Services	**46**	**47**	**47**	**-2.1**	**-2.1**	**194**	**211**	**-8.1**
Bankruptcies	37	31	41	19.4	-9.8	140	161	-13.0
Proposals	9	16	6	-43.8	50.0	54	50	8.0
Educational Services	**9**	**9**	**8**	**0.0**	**12.5**	**34**	**40**	**-15.0**
Bankruptcies	5	6	7	-16.7	-28.6	22	32	-31.3
Proposals	4	3	1	33.3	300.0	12	8	50.0
Health Care and Social Assistance	**18**	**18**	**22**	**0.0**	**-18.2**	**75**	**93**	**-19.4**
Bankruptcies	14	11	14	27.3	0.0	54	69	-21.7
Proposals	4	7	8	-42.9	-50.0	21	24	-12.5
Arts, Entertainment and Recreation	**26**	**23**	**16**	**13.0**	**62.5**	**80**	**79**	**1.3**
Bankruptcies	19	23	13	-17.4	46.2	64	59	8.5
Proposals	7	0	3	--	133.3	16	20	-20.0
Accommodation and Food Services	**171**	**172**	**173**	**-0.6**	**-1.2**	**659**	**683**	**-3.5**
Bankruptcies	131	125	140	4.8	-6.4	506	539	-6.1
Proposals	40	47	33	-14.9	21.2	153	144	6.3
Other Services (except Public Administration)	**38**	**50**	**49**	**-24.0**	**-22.4**	**181**	**204**	**-11.3**
Bankruptcies	32	41	38	-22.0	-15.8	150	160	-6.3
Proposals	6	9	11	-33.3	-45.5	31	44	-29.5
Public Administration	**0**	**2**	**1**	**-100.0**	**-100.0**	**5**	**1**	**400.0**
Bankruptcies	0	2	1	-100.0	-100.0	5	1	400.0
Proposals	0	0	0	--	--	0	0	--
Total	**1,027**	**1,030**	**1,052**	**-0.3**	**-2.4**	**4,024**	**4,215**	**-4.5**
Bankruptcies	**756**	**783**	**786**	**-3.4**	**-3.8**	**3,047**	**3,117**	**-2.2**
Proposals	**271**	**247**	**266**	**9.7**	**1.9**	**977**	**1,098**	**-11.0**

Table 5: Insolvencies Filed by Consumers by ER

	Volume			% Change		12-Month Period Ending		
	Q2 2016	Q1 2016	Q2 2015	Q1 2016 to Q2 2016	Q2 2015 to Q2 2016	06-30-2016	06-30-2015	% Change
Newfoundland and Labrador	**694**	**543**	**506**	**27.8**	**37.2**	**2,161**	**1,638**	**31.9**
Bankruptcies	**454**	**364**	**423**	**24.7**	**7.3**	**1,563**	**1,375**	**13.7**
Proposals	**240**	**179**	**83**	**34.1**	**189.2**	**598**	**263**	**127.4**
Avalon Peninsula	346	309	239	12.0	44.8	1,104	793	39.2
Bankruptcies	183	181	193	1.1	-5.2	701	652	7.5
Proposals	163	128	46	27.3	254.3	403	141	185.8
South Coast - Burin Peninsula	53	28	35	89.3	51.4	142	95	49.5
Bankruptcies	40	24	34	66.7	17.6	118	86	37.2
Proposals	13	4	1	225.0	1,200.0	24	9	166.7
West Coast - Northern Peninsula - Labrador	131	78	84	67.9	56.0	386	311	24.1
Bankruptcies	93	57	65	63.2	43.1	289	254	13.8
Proposals	38	21	19	81.0	100.0	97	57	70.2
Notre Dame - Central Bonavista Bay	165	129	148	27.9	11.5	531	439	21.0
Bankruptcies	138	103	131	34.0	5.3	456	383	19.1
Proposals	27	26	17	3.8	58.8	75	56	33.9
Prince Edward Island	**200**	**201**	**216**	**-0.5**	**-7.4**	**812**	**770**	**5.5**
Bankruptcies	**121**	**123**	**134**	**-1.6**	**-9.7**	**510**	**509**	**0.2**
Proposals	**79**	**78**	**82**	**1.3**	**-3.7**	**302**	**261**	**15.7**
Nova Scotia	**1,646**	**1,281**	**1,386**	**28.5**	**18.8**	**5,565**	**5,254**	**5.9**
Bankruptcies	**1,181**	**915**	**1,012**	**29.1**	**16.7**	**3,929**	**3,743**	**5.0**
Proposals	**465**	**366**	**374**	**27.0**	**24.3**	**1,636**	**1,511**	**8.3**
Cape Breton	317	236	228	34.3	39.0	986	813	21.3
Bankruptcies	216	144	121	50.0	78.5	601	468	28.4
Proposals	101	92	107	9.8	-5.6	385	345	11.6
North Shore	304	205	233	48.3	30.5	1,015	997	1.8
Bankruptcies	204	153	172	33.3	18.6	706	712	-0.8
Proposals	100	52	61	92.3	63.9	309	285	8.4
Annapolis Valley	253	198	196	27.8	29.1	847	747	13.4
Bankruptcies	199	152	169	30.9	17.8	657	613	7.2
Proposals	54	46	27	17.4	100.0	190	134	41.8
Southern	174	127	179	37.0	-2.8	564	620	-9.0
Bankruptcies	121	91	136	33.0	-11.0	417	447	-6.7
Proposals	53	36	43	47.2	23.3	147	173	-15.0
Halifax	600	514	551	16.7	8.9	2,155	2,078	3.7
Bankruptcies	442	375	414	17.9	6.8	1,551	1,503	3.2
Proposals	158	139	137	13.7	15.3	604	575	5.0

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2016	Q1 2016	Q2 2015	Q1 2016 to Q2 2016	Q2 2015 to Q2 2016	06-30-2016	06-30-2015	% Change
New Brunswick	**1,237**	**956**	**1,209**	**29.4**	**2.3**	**4,382**	**4,358**	**0.6**
Bankruptcies	**837**	**633**	**773**	**32.2**	**8.3**	**2,892**	**2,951**	**-2.0**
Proposals	**400**	**323**	**436**	**23.8**	**-8.3**	**1,490**	**1,407**	**5.9**
Campbellton - Miramichi	250	167	254	49.7	-1.6	864	812	6.4
Bankruptcies	166	118	171	40.7	-2.9	592	582	1.7
Proposals	84	49	83	71.4	1.2	272	230	18.3
Moncton - Richibucto	396	303	334	30.7	18.6	1,361	1,344	1.3
Bankruptcies	264	190	225	38.9	17.3	878	913	-3.8
Proposals	132	113	109	16.8	21.1	483	431	12.1
Saint John - St.Stephen	312	233	319	33.9	-2.2	1,056	1,045	1.1
Bankruptcies	202	146	197	38.4	2.5	664	685	-3.1
Proposals	110	87	122	26.4	-9.8	392	360	8.9
Fredericton - Oromocto	179	182	209	-1.6	-14.4	729	743	-1.9
Bankruptcies	135	128	121	5.5	11.6	493	470	4.9
Proposals	44	54	88	-18.5	-50.0	236	273	-13.6
Edmundston - Woodstock	101	70	91	44.3	11.0	372	415	-10.4
Bankruptcies	71	50	58	42.0	22.4	265	301	-12.0
Proposals	30	20	33	50.0	-9.1	107	114	-6.1
Quebec	**11,678**	**10,797**	**11,336**	**8.2**	**3.0**	**43,715**	**43,154**	**1.3**
Bankruptcies	**6,712**	**5,853**	**6,574**	**14.7**	**2.1**	**24,626**	**24,517**	**0.4**
Proposals	**4,966**	**4,944**	**4,762**	**0.4**	**4.3**	**19,089**	**18,637**	**2.4**
Gaspésie - Îles-de-la-Madeleine	134	144	128	-6.9	4.7	512	475	7.8
Bankruptcies	78	66	77	18.2	1.3	288	254	13.4
Proposals	56	78	51	-28.2	9.8	224	221	1.4
Bas-Saint-Laurent	248	226	224	9.7	10.7	928	892	4.0
Bankruptcies	144	140	129	2.9	11.6	557	521	6.9
Proposals	104	86	95	20.9	9.5	371	371	0.0
Capitale-Nationale	869	810	803	7.3	8.2	3,296	2,917	13.0
Bankruptcies	541	475	486	13.9	11.3	2,021	1,806	11.9
Proposals	328	335	317	-2.1	3.5	1,275	1,111	14.8
Chaudière - Appalaches	402	387	402	3.9	0.0	1,599	1,573	1.7
Bankruptcies	242	223	237	8.5	2.1	925	946	-2.2
Proposals	160	164	165	-2.4	-3.0	674	627	7.5
Estrie	430	385	375	11.7	14.7	1,570	1,508	4.1
Bankruptcies	309	246	249	25.6	24.1	1,057	964	9.6
Proposals	121	139	126	-12.9	-4.0	513	544	-5.7
Centre-du-Québec	266	271	319	-1.8	-16.6	1,073	1,191	-9.9
Bankruptcies	165	163	188	1.2	-12.2	619	648	-4.5
Proposals	101	108	131	-6.5	-22.9	454	543	-16.4

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2016	Q1 2016	Q2 2015	Q1 2016 to Q2 2016	Q2 2015 to Q2 2016	06-30-2016	06-30-2015	% Change
Montérégie	2,177	2,156	2,263	1.0	-3.8	8,441	8,433	0.1
Bankruptcies	1,146	1,072	1,213	6.9	-5.5	4,430	4,513	-1.8
Proposals	1,031	1,084	1,050	-4.9	-1.8	4,011	3,920	2.3
Montréal	2,537	2,145	2,413	18.3	5.1	9,116	9,169	-0.6
Bankruptcies	1,456	1,249	1,485	16.6	-2.0	5,303	5,482	-3.3
Proposals	1,081	896	928	20.6	16.5	3,813	3,687	3.4
Laval	628	518	587	21.2	7.0	2,246	2,289	-1.9
Bankruptcies	332	271	336	22.5	-1.2	1,161	1,208	-3.9
Proposals	296	247	251	19.8	17.9	1,085	1,081	0.4
Lanaudière	936	861	940	8.7	-0.4	3,551	3,557	-0.2
Bankruptcies	501	417	450	20.1	11.3	1,798	1,790	0.4
Proposals	435	444	490	-2.0	-11.2	1,753	1,767	-0.8
Laurentides	1,194	1,070	1,177	11.6	1.4	4,380	4,474	-2.1
Bankruptcies	648	526	671	23.2	-3.4	2,292	2,408	-4.8
Proposals	546	544	506	0.4	7.9	2,088	2,066	1.1
Outaouais	733	728	703	0.7	4.3	2,720	2,775	-2.0
Bankruptcies	421	365	421	15.3	0.0	1,517	1,512	0.3
Proposals	312	363	282	-14.0	10.6	1,203	1,263	-4.8
Abitibi - Témiscamingue	210	170	211	23.5	-0.5	742	763	-2.8
Bankruptcies	134	94	118	42.6	13.6	437	440	-0.7
Proposals	76	76	93	0.0	-18.3	305	323	-5.6
Mauricie	422	369	354	14.4	19.2	1,576	1,427	10.4
Bankruptcies	286	234	243	22.2	17.7	1,048	944	11.0
Proposals	136	135	111	0.7	22.5	528	483	9.3
Saguenay - Lac-Saint-Jean	345	420	343	-17.9	0.6	1,455	1,329	9.5
Bankruptcies	215	239	210	-10.0	2.4	867	825	5.1
Proposals	130	181	133	-28.2	-2.3	588	504	16.7
Côte-Nord	130	126	82	3.2	58.5	450	319	41.1
Bankruptcies	85	64	57	32.8	49.1	267	221	20.8
Proposals	45	62	25	-27.4	80.0	183	98	86.7
Nord-du-Québec	18	12	15	50.0	20.0	60	65	-7.7
Bankruptcies	10	8	6	25.0	66.7	38	36	5.6
Proposals	8	4	9	100.0	-11.1	22	29	-24.1
Ontario	10,779	9,920	10,568	8.7	2.0	40,201	40,465	-0.7
Bankruptcies	4,762	4,108	4,889	15.9	-2.6	17,624	18,671	-5.6
Proposals	6,017	5,812	5,679	3.5	6.0	22,577	21,794	3.6
Ottawa	1,108	860	960	28.8	15.4	3,884	3,827	1.5
Bankruptcies	603	459	556	31.4	8.5	2,113	2,228	-5.2
Proposals	505	401	404	25.9	25.0	1,771	1,599	10.8

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2016	Q1 2016	Q2 2015	Q1 2016 to Q2 2016	Q2 2015 to Q2 2016	06-30-2016	06-30-2015	% Change
Kingston - Pembroke	435	397	471	9.6	-7.6	1,647	1,686	-2.3
Bankruptcies	218	190	262	14.7	-16.8	835	873	-4.4
Proposals	217	207	209	4.8	3.8	812	813	-0.1
Muskoka - Kawarthas	334	337	356	-0.9	-6.2	1,255	1,244	0.9
Bankruptcies	145	135	159	7.4	-8.8	574	586	-2.0
Proposals	189	202	197	-6.4	-4.1	681	658	3.5
Toronto	4,247	3,979	4,205	6.7	1.0	16,058	16,353	-1.8
Bankruptcies	1,636	1,386	1,667	18.0	-1.9	6,015	6,428	-6.4
Proposals	2,611	2,593	2,538	0.7	2.9	10,043	9,925	1.2
Kitchener - Waterloo - Barrie	1,068	958	1,071	11.5	-0.3	3,959	4,137	-4.3
Bankruptcies	485	428	509	13.3	-4.7	1,777	1,958	-9.2
Proposals	583	530	562	10.0	3.7	2,182	2,179	0.1
Hamilton - Niagara Peninsula	1,249	1,214	1,160	2.9	7.7	4,542	4,563	-0.5
Bankruptcies	547	464	523	17.9	4.6	1,915	2,087	-8.2
Proposals	702	750	637	-6.4	10.2	2,627	2,476	6.1
London	702	671	692	4.6	1.4	2,686	2,671	0.6
Bankruptcies	286	299	314	-4.3	-8.9	1,189	1,272	-6.5
Proposals	416	372	378	11.8	10.1	1,497	1,399	7.0
Windsor - Sarnia	573	510	584	12.4	-1.9	2,230	2,210	0.9
Bankruptcies	277	236	293	17.4	-5.5	1,074	1,109	-3.2
Proposals	296	274	291	8.0	1.7	1,156	1,101	5.0
Stratford - Bruce Peninsula	180	171	192	5.3	-6.3	703	730	-3.7
Bankruptcies	99	97	106	2.1	-6.6	385	416	-7.5
Proposals	81	74	86	9.5	-5.8	318	314	1.3
Northeast	735	684	708	7.5	3.8	2,686	2,520	6.6
Bankruptcies	380	326	389	16.6	-2.3	1,403	1,372	2.3
Proposals	355	358	319	-0.8	11.3	1,283	1,148	11.8
Northwest	149	140	171	6.4	-12.9	552	526	4.9
Bankruptcies	87	89	113	-2.2	-23.0	345	343	0.6
Proposals	62	51	58	21.6	6.9	207	183	13.1
Manitoba	714	608	526	17.4	35.7	2,398	2,018	18.8
Bankruptcies	411	321	361	28.0	13.9	1,345	1,305	3.1
Proposals	303	287	165	5.6	83.6	1,053	713	47.7
Southeast	58	41	48	41.5	20.8	161	160	0.6
Bankruptcies	30	24	40	25.0	-25.0	97	115	-15.7
Proposals	28	17	8	64.7	250.0	64	45	42.2
South Central	20	13	14	53.8	42.9	65	56	16.1
Bankruptcies	17	9	14	88.9	21.4	45	46	-2.2
Proposals	3	4	0	-25.0	–	20	10	100.0

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2016	Q1 2016	Q2 2015	Q1 2016 to Q2 2016	Q2 2015 to Q2 2016	06-30-2016	06-30-2015	% Change
Southwest	**80**	**78**	**63**	**2.6**	**27.0**	**303**	**254**	**19.3**
Bankruptcies	**37**	**36**	**38**	**2.8**	**-2.6**	**136**	**132**	**3.0**
Proposals	**43**	**42**	**25**	**2.4**	**72.0**	**167**	**122**	**36.9**
North Central	33	19	14	73.7	135.7	81	77	5.2
Bankruptcies	16	7	7	128.6	128.6	44	50	-12.0
Proposals	17	12	7	41.7	142.9	37	27	37.0
Winnipeg	**442**	**387**	**324**	**14.2**	**36.4**	**1,496**	**1,225**	**22.3**
Bankruptcies	**266**	**207**	**220**	**28.5**	**20.9**	**865**	**803**	**7.7**
Proposals	**176**	**180**	**104**	**-2.2**	**69.2**	**633**	**422**	**50.0**
Interlake	35	30	25	16.7	40.0	117	95	23.2
Bankruptcies	17	17	18	0.0	-5.6	69	69	0.0
Proposals	18	13	7	38.5	157.1	48	26	84.6
Parklands	**19**	**31**	**27**	**-38.7**	**-29.6**	**101**	**84**	**20.2**
Bankruptcies	**15**	**15**	**16**	**0.0**	**-6.3**	**53**	**46**	**15.2**
Proposals	**4**	**16**	**11**	**-75.0**	**-63.6**	**48**	**38**	**26.3**
North	25	10	11	150.0	127.3	70	66	6.1
Bankruptcies	12	7	7	71.4	71.4	36	42	-14.3
Proposals	13	3	4	333.3	225.0	34	24	41.7
Saskatchewan	**795**	**649**	**552**	**22.5**	**44.0**	**2,585**	**2,022**	**27.8**
Bankruptcies	**399**	**318**	**298**	**25.5**	**33.9**	**1,323**	**1,079**	**22.6**
Proposals	**396**	**331**	**254**	**19.6**	**55.9**	**1,262**	**943**	**33.8**
Regina - Moose Mountain	279	209	163	33.5	71.2	845	638	32.4
Bankruptcies	127	76	81	67.1	56.8	350	322	8.7
Proposals	152	133	82	14.3	85.4	495	316	56.6
Swift Current - Moose Jaw	**45**	**66**	**44**	**-31.8**	**2.3**	**221**	**191**	**15.7**
Bankruptcies	**25**	**33**	**22**	**-24.2**	**13.6**	**136**	**105**	**29.5**
Proposals	**20**	**33**	**22**	**-39.4**	**-9.1**	**85**	**86**	**-1.2**
Saskatoon - Biggar	273	190	164	43.7	66.5	829	611	35.7
Bankruptcies	139	102	77	36.3	80.5	416	313	32.9
Proposals	134	88	87	52.3	54.0	413	298	38.6
Yorkton - Melville	**46**	**35**	**46**	**31.4**	**0.0**	**151**	**140**	**7.9**
Bankruptcies	**21**	**21**	**30**	**0.0**	**-30.0**	**91**	**78**	**16.7**
Proposals	**25**	**14**	**16**	**78.6**	**56.3**	**60**	**62**	**-3.2**
Prince Albert	142	142	127	0.0	11.8	508	406	25.1
Bankruptcies	83	80	85	3.8	-2.4	309	244	26.6
Proposals	59	62	42	-4.8	40.5	199	162	22.8
Northern	**11**	**6**	**8**	**83.3**	**37.5**	**32**	**36**	**-11.1**
Bankruptcies	**4**	**5**	**3**	**-20.0**	**33.3**	**21**	**17**	**23.5**
Proposals	**7**	**1**	**5**	**600.0**	**40.0**	**11**	**19**	**-42.1**

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2016	Q1 2016	Q2 2015	Q1 2016 to Q2 2016	Q2 2015 to Q2 2016	06-30-2016	06-30-2015	% Change
Alberta	**3,526**	**3,197**	**2,466**	**10.3**	**43.0**	**11,843**	**8,667**	**36.6**
Bankruptcies	**1,455**	**1,388**	**1,099**	**4.8**	**32.4**	**5,027**	**3,887**	**29.3**
Proposals	**2,071**	**1,809**	**1,367**	**14.5**	**51.5**	**6,816**	**4,780**	**42.6**
Lethbridge - Medicine Hat	295	300	242	-1.7	21.9	1,093	871	25.5
Bankruptcies	129	118	92	9.3	40.2	474	354	33.9
Proposals	166	182	150	-8.8	10.7	619	517	19.7
Camrose - Drumheller	162	164	100	-1.2	62.0	575	346	66.2
Bankruptcies	79	92	66	-14.1	19.7	284	189	50.3
Proposals	83	72	34	15.3	144.1	291	157	85.4
Calgary	1,336	1,044	944	28.0	41.5	4,265	3,320	28.5
Bankruptcies	466	401	380	16.2	22.6	1,616	1,389	16.3
Proposals	870	643	564	35.3	54.3	2,649	1,931	37.2
Banff - Jasper - Rocky Mountain House	58	76	57	-23.7	1.8	238	182	30.8
Bankruptcies	29	32	22	-9.4	31.8	106	77	37.7
Proposals	29	44	35	-34.1	-17.1	132	105	25.7
Red Deer	287	236	206	21.6	39.3	913	641	42.4
Bankruptcies	92	99	71	-7.1	29.6	344	247	39.3
Proposals	195	137	135	42.3	44.4	569	394	44.4
Edmonton	1,067	1,038	720	2.8	48.2	3,629	2,653	36.8
Bankruptcies	490	475	340	3.2	44.1	1,620	1,267	27.9
Proposals	577	563	380	2.5	51.8	2,009	1,386	44.9
Athabasca - Grande Prairie - Peace River	241	235	134	2.6	79.9	789	451	74.9
Bankruptcies	132	117	93	12.8	41.9	413	267	54.7
Proposals	109	118	41	-7.6	165.9	376	184	104.3
Wood Buffalo - Cold Lake	81	103	64	-21.4	26.6	341	203	68.0
Bankruptcies	39	53	35	-26.4	11.4	169	98	72.4
Proposals	42	50	29	-16.0	44.8	172	105	63.8
British Columbia	**2,961**	**2,894**	**2,996**	**2.3**	**-1.2**	**11,532**	**11,469**	**0.5**
Bankruptcies	**1,284**	**1,318**	**1,507**	**-2.6**	**-14.8**	**5,270**	**5,951**	**-11.4**
Proposals	**1,677**	**1,576**	**1,489**	**6.4**	**12.6**	**6,262**	**5,518**	**13.5**
Vancouver Island and Coast	675	638	689	5.8	-2.0	2,526	2,542	-0.6
Bankruptcies	316	339	392	-6.8	-19.4	1,339	1,461	-8.4
Proposals	359	299	297	20.1	20.9	1,187	1,081	9.8
Lower Mainland - Southwest	1,569	1,559	1,638	0.6	-4.2	6,283	6,384	-1.6
Bankruptcies	612	613	762	-0.2	-19.7	2,550	3,105	-17.9
Proposals	957	946	876	1.2	9.2	3,733	3,279	13.8

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2016	Q1 2016	Q2 2015	Q1 2016 to Q2 2016	Q2 2015 to Q2 2016	06-30-2016	06-30-2015	% Change
Thompson - Okanagan	397	380	384	4.5	3.4	1,512	1,513	-0.1
Bankruptcies	177	192	205	-7.8	-13.7	733	809	-9.4
Proposals	220	188	179	17.0	22.9	779	704	10.7
Kootenay	108	86	98	25.6	10.2	383	354	8.2
Bankruptcies	62	58	56	6.9	10.7	225	221	1.8
Proposals	46	28	42	64.3	9.5	158	133	18.8
Cariboo	117	158	125	-25.9	-6.4	543	475	14.3
Bankruptcies	69	86	66	-19.8	4.5	285	260	9.6
Proposals	48	72	59	-33.3	-18.6	258	215	20.0
North Coast	21	10	14	110.0	50.0	62	47	31.9
Bankruptcies	13	7	6	85.7	116.7	42	24	75.0
Proposals	8	3	8	166.7	0.0	20	23	-13.0
Nechako	22	11	16	100.0	37.5	57	60	-5.0
Bankruptcies	13	5	9	160.0	44.4	35	41	-14.6
Proposals	9	6	7	50.0	28.6	22	19	15.8
Northeast	52	50	30	4.0	73.3	163	95	71.6
Bankruptcies	22	17	11	29.4	100.0	61	30	103.3
Proposals	30	33	19	-9.1	57.9	102	65	56.9
Northwest Territories	14	10	10	40.0	40.0	58	42	38.1
Bankruptcies	9	5	6	80.0	50.0	32	23	39.1
Proposals	5	5	4	0.0	25.0	26	19	36.8
Yukon	18	15	6	20.0	200.0	51	36	41.7
Bankruptcies	10	7	1	42.9	900.0	27	17	58.8
Proposals	8	8	5	0.0	60.0	24	19	26.3
Nunavut	1	5	1	-80.0	0.0	9	5	80.0
Bankruptcies	0	2	1	-100.0	-100.0	3	3	0.0
Proposals	1	3	0	-66.7	–	6	2	200.0

Table 6: Insolvencies Filed by Businesses by ER

	Volume			% Change		12-Month Period Ending		
	Q2 2016	Q1 2016	Q2 2015	Q1 2016 to Q2 2016	Q2 2015 to Q2 2016	06-30-2016	06-30-2015	% Change
Newfoundland and Labrador	**7**	**5**	**6**	**40.0**	**16.7**	**27**	**27**	**0.0**
Bankruptcies	**5**	**3**	**6**	**66.7**	**-16.7**	**19**	**25**	**-24.0**
Proposals	**2**	**2**	**0**	**0.0**	**--**	**8**	**2**	**300.0**
Avalon Peninsula	5	5	3	0.0	66.7	22	14	57.1
Bankruptcies	3	3	3	0.0	0.0	14	14	0.0
Proposals	2	2	0	0.0	--	8	0	--
South Coast - Burin Peninsula	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
West Coast - Northern Peninsula - Labrador	0	0	3	--	-100.0	1	6	-83.3
Bankruptcies	0	0	3	--	-100.0	1	4	-75.0
Proposals	0	0	0	--	--	0	2	-100.0
Notre Dame - Central Bonavista Bay	2	0	0	--	--	4	7	-42.9
Bankruptcies	2	0	0	--	--	4	7	-42.9
Proposals	0	0	0	--	--	0	0	--
Prince Edward Island	**8**	**1**	**6**	**700.0**	**33.3**	**15**	**19**	**-21.1**
Bankruptcies	**3**	**1**	**5**	**200.0**	**-40.0**	**9**	**14**	**-35.7**
Proposals	**5**	**0**	**1**	**--**	**400.0**	**6**	**5**	**20.0**
Nova Scotia	**25**	**13**	**36**	**92.3**	**-30.6**	**76**	**92**	**-17.4**
Bankruptcies	**20**	**13**	**26**	**53.8**	**-23.1**	**67**	**62**	**8.1**
Proposals	**5**	**0**	**10**	**--**	**-50.0**	**9**	**30**	**-70.0**
Cape Breton	2	2	4	0.0	-50.0	7	12	-41.7
Bankruptcies	0	2	1	-100.0	-100.0	5	5	0.0
Proposals	2	0	3	--	-33.3	2	7	-71.4
North Shore	4	1	3	300.0	33.3	14	8	75.0
Bankruptcies	4	1	3	300.0	33.3	14	7	100.0
Proposals	0	0	0	--	--	0	1	-100.0
Annapolis Valley	1	3	3	-66.7	-66.7	7	9	-22.2
Bankruptcies	1	3	3	-66.7	-66.7	7	7	0.0
Proposals	0	0	0	--	--	0	2	-100.0
Southern	2	2	4	0.0	-50.0	8	12	-33.3
Bankruptcies	1	2	4	-50.0	-75.0	4	8	-50.0
Proposals	1	0	0	--	--	4	4	0.0
Halifax	17	5	22	240.0	-22.7	40	51	-21.6
Bankruptcies	14	5	15	180.0	-6.7	36	35	2.9
Proposals	3	0	7	--	-57.1	4	16	-75.0

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2016	Q1 2016	Q2 2015	Q1 2016 to Q2 2016	Q2 2015 to Q2 2016	06-30-2016	06-30-2015	% Change
New Brunswick	**16**	**17**	**14**	**-11.8**	**7.1**	**75**	**77**	**-2.6**
Bankruptcies	**11**	**12**	**10**	**-8.3**	**10.0**	**60**	**54**	**11.1**
Proposals	**4**	**5**	**4**	**-20.0**	**0.0**	**15**	**23**	**-34.8**
Campbellton - Miramichi	4	2	5	100.0	-20.0	17	19	-10.5
Bankruptcies	3	2	3	50.0	0.0	14	15	-6.7
Proposals	1	0	2	--	-50.0	3	4	-25.0
Moncton - Richibucto	2	4	3	-50.0	-33.3	23	24	-4.2
Bankruptcies	1	3	3	-66.7	-66.7	20	14	42.9
Proposals	1	1	0	0.0	--	3	10	-70.0
Saint John - St.Stephen	2	4	3	-50.0	-33.3	11	12	-8.3
Bankruptcies	2	2	3	0.0	-33.3	8	11	-27.3
Proposals	0	2	0	-100.0	--	3	1	200.0
Fredericton - Oromocto	1	2	1	-50.0	0.0	6	11	-45.5
Bankruptcies	0	1	0	-100.0	--	3	8	-62.5
Proposals	1	1	1	0.0	0.0	3	3	0.0
Edmundston - Woodstock	5	4	1	25.0	400.0	14	10	40.0
Bankruptcies	4	3	0	33.3	--	11	6	83.3
Proposals	1	1	1	0.0	0.0	3	4	-25.0
Quebec	**565**	**629**	**563**	**-10.2**	**0.4**	**2,246**	**2,356**	**-4.7**
Bankruptcies	**416**	**492**	**415**	**-15.4**	**0.2**	**1,711**	**1,705**	**0.4**
Proposals	**149**	**137**	**148**	**8.8**	**0.7**	**535**	**651**	**-17.8**
Gaspésie - Îles-de-la-Madeleine	2	5	5	-60.0	-60.0	15	13	15.4
Bankruptcies	2	4	5	-50.0	-60.0	12	10	20.0
Proposals	0	1	0	-100.0	--	3	3	0.0
Bas-Saint-Laurent	18	13	16	38.5	12.5	66	67	-1.5
Bankruptcies	13	10	15	30.0	-13.3	49	55	-10.9
Proposals	5	3	1	66.7	400.0	17	12	41.7
Capitale-Nationale	52	59	47	-11.9	10.6	197	198	-0.5
Bankruptcies	38	43	27	-11.6	40.7	151	146	3.4
Proposals	14	16	20	-12.5	-30.0	46	52	-11.5
Chaudière - Appalaches	20	48	20	-58.3	0.0	111	100	11.0
Bankruptcies	14	38	12	-63.2	16.7	88	74	18.9
Proposals	6	10	8	-40.0	-25.0	23	26	-11.5
Estrie	17	11	11	54.5	54.5	47	60	-21.7
Bankruptcies	13	10	9	30.0	44.4	38	41	-7.3
Proposals	4	1	2	300.0	100.0	9	19	-52.6
Centre-du-Québec	15	7	16	114.3	-6.3	52	54	-3.7
Bankruptcies	12	5	13	140.0	-7.7	39	43	-9.3
Proposals	3	2	3	50.0	0.0	13	11	18.2

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2016	Q1 2016	Q2 2015	Q1 2016 to Q2 2016	Q2 2015 to Q2 2016	06-30-2016	06-30-2015	% Change
Montérégie	101	91	87	11.0	16.1	382	423	-9.7
Bankruptcies	80	73	64	9.6	25.0	300	286	4.9
Proposals	21	18	23	16.7	-8.7	82	137	-40.1
Montréal	163	169	165	-3.6	-1.2	639	660	-3.2
Bankruptcies	107	137	122	-21.9	-12.3	461	474	-2.7
Proposals	56	32	43	75.0	30.2	178	186	-4.3
Laval	34	29	36	17.2	-5.6	120	134	-10.4
Bankruptcies	27	22	25	22.7	8.0	96	101	-5.0
Proposals	7	7	11	0.0	-36.4	24	33	-27.3
Lanaudière	32	50	26	-36.0	23.1	138	143	-3.5
Bankruptcies	26	42	19	-38.1	36.8	112	101	10.9
Proposals	6	8	7	-25.0	-14.3	26	42	-38.1
Laurentides	40	77	65	-48.1	-38.5	191	225	-15.1
Bankruptcies	30	53	50	-43.4	-40.0	137	173	-20.8
Proposals	10	24	15	-58.3	-33.3	54	52	3.8
Outaouais	19	23	22	-17.4	-13.6	89	99	-10.1
Bankruptcies	12	22	17	-45.5	-29.4	69	72	-4.2
Proposals	7	1	5	600.0	40.0	20	27	-25.9
Abitibi - Témiscamingue	8	4	6	100.0	33.3	25	27	-7.4
Bankruptcies	8	4	5	100.0	60.0	25	20	25.0
Proposals	0	0	1	--	-100.0	0	7	-100.0
Mauricie	23	23	21	0.0	9.5	84	67	25.4
Bankruptcies	18	18	17	0.0	5.9	65	48	35.4
Proposals	5	5	4	0.0	25.0	19	19	0.0
Saguenay - Lac-Saint-Jean	15	10	16	50.0	-6.3	57	61	-6.6
Bankruptcies	13	6	12	116.7	8.3	48	45	6.7
Proposals	2	4	4	-50.0	-50.0	9	16	-43.8
Côte-Nord	4	9	3	-55.6	33.3	23	13	76.9
Bankruptcies	4	5	3	-20.0	33.3	18	9	100.0
Proposals	0	4	0	-100.0	--	5	4	25.0
Nord-du-Québec	0	0	1	--	-100.0	4	8	-50.0
Bankruptcies	0	0	1	--	-100.0	4	5	-20.0
Proposals	0	0	0	--	--	0	3	-100.0
Ontario	**273**	**225**	**300**	**21.3**	**-9.0**	**1,028**	**1,156**	**-11.1**
Bankruptcies	**193**	**168**	**228**	**14.9**	**-15.4**	**778**	**906**	**-14.1**
Proposals	**80**	**57**	**72**	**40.4**	**11.1**	**250**	**250**	**0.0**
Ottawa	21	19	45	10.5	-53.3	95	145	-34.5
Bankruptcies	15	14	31	7.1	-51.6	75	112	-33.0
Proposals	6	5	14	20.0	-57.1	20	33	-39.4

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2016	Q1 2016	Q2 2015	Q1 2016 to Q2 2016	Q2 2015 to Q2 2016	06-30-2016	06-30-2015	% Change
Kingston - Pembroke	2	4	9	-50.0	-77.8	17	31	-45.2
Bankruptcies	1	3	8	-66.7	-87.5	14	25	-44.0
Proposals	1	1	1	0.0	0.0	3	6	-50.0
Muskoka - Kawarthas	1	4	3	-75.0	-66.7	11	9	22.2
Bankruptcies	1	3	3	-66.7	-66.7	9	9	0.0
Proposals	0	1	0	-100.0	–	2	0	–
Toronto	146	121	153	20.7	-4.6	540	593	-8.9
Bankruptcies	99	93	115	6.5	-13.9	414	464	-10.8
Proposals	47	28	38	67.9	23.7	126	129	-2.3
Kitchener - Waterloo - Barrie	24	20	20	20.0	20.0	76	84	-9.5
Bankruptcies	21	14	14	50.0	50.0	62	62	0.0
Proposals	3	6	6	-50.0	-50.0	14	22	-36.4
Hamilton - Niagara Peninsula	34	23	30	47.8	13.3	125	119	5.0
Bankruptcies	27	19	23	42.1	17.4	95	88	8.0
Proposals	7	4	7	75.0	0.0	30	31	-3.2
London	15	6	6	150.0	150.0	44	33	33.3
Bankruptcies	11	3	6	266.7	83.3	29	25	16.0
Proposals	4	3	0	33.3	–	15	8	87.5
Windsor - Sarnia	17	10	7	70.0	142.9	41	42	-2.4
Bankruptcies	11	9	4	22.2	175.0	32	35	-8.6
Proposals	6	1	3	500.0	100.0	9	7	28.6
Stratford - Bruce Peninsula	1	4	5	-75.0	-80.0	16	23	-30.4
Bankruptcies	1	3	5	-66.7	-80.0	8	21	-61.9
Proposals	0	1	0	-100.0	–	8	2	300.0
Northeast	6	7	16	-14.3	-62.5	42	62	-32.3
Bankruptcies	4	3	15	33.3	-73.3	29	54	-46.3
Proposals	2	4	1	-50.0	100.0	13	8	62.5
Northwest	5	4	5	25.0	0.0	12	13	-7.7
Bankruptcies	2	3	3	-33.3	-33.3	7	10	-30.0
Proposals	3	1	2	200.0	50.0	5	3	66.7
Manitoba	**19**	**9**	**8**	**111.1**	**137.5**	**52**	**36**	**44.4**
Bankruptcies	**13**	**5**	**6**	**160.0**	**116.7**	**35**	**25**	**40.0**
Proposals	**6**	**4**	**2**	**50.0**	**200.0**	**17**	**11**	**54.5**
Southeast	2	0	0	--	--	10	4	150.0
Bankruptcies	2	0	0	--	--	9	4	125.0
Proposals	0	0	0	--	--	1	0	--
South Central	5	3	0	66.7	--	8	1	700.0
Bankruptcies	3	3	0	0.0	--	6	0	--
Proposals	2	0	0	--	--	2	1	100.0

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2016	Q1 2016	Q2 2015	Q1 2016 to Q2 2016	Q2 2015 to Q2 2016	06-30-2016	06-30-2015	% Change
Southwest	0	1	3	-100.0	-100.0	4	10	-60.0
Bankruptcies	0	1	3	-100.0	-100.0	1	8	-87.5
Proposals	0	0	0	--	--	3	2	50.0
North Central	0	1	0	-100.0	--	1	0	--
Bankruptcies	0	1	0	-100.0	--	1	0	--
Proposals	0	0	0	--	--	0	0	--
Winnipeg	8	4	3	100.0	166.7	21	14	50.0
Bankruptcies	4	0	3	--	33.3	10	10	0.0
Proposals	4	4	0	0.0	--	11	4	175.0
Interlake	4	0	0	--	--	5	0	--
Bankruptcies	4	0	0	--	--	5	0	--
Proposals	0	0	0	--	--	0	0	--
Parklands	0	0	2	--	-100.0	0	3	-100.0
Bankruptcies	0	0	0	--	--	0	1	-100.0
Proposals	0	0	2	--	-100.0	0	2	-100.0
North	0	0	0	--	--	3	3	0.0
Bankruptcies	0	0	0	--	--	3	1	200.0
Proposals	0	0	0	--	--	0	2	-100.0
Saskatchewan	**28**	**36**	**25**	**-22.2**	**12.0**	**137**	**89**	**53.9**
Bankruptcies	**20**	**28**	**18**	**-28.6**	**11.1**	**102**	**58**	**75.9**
Proposals	**8**	**8**	**7**	**0.0**	**14.3**	**35**	**31**	**12.9**
Regina - Moose Mountain	15	15	14	0.0	7.1	63	36	75.0
Bankruptcies	12	12	8	0.0	50.0	47	23	104.3
Proposals	3	3	6	0.0	-50.0	16	13	23.1
Swift Current - Moose Jaw	0	4	0	-100.0	--	12	3	300.0
Bankruptcies	0	4	0	-100.0	--	9	1	800.0
Proposals	0	0	0	--	--	3	2	50.0
Saskatoon - Biggar	9	8	4	12.5	125.0	29	28	3.6
Bankruptcies	4	5	4	-20.0	0.0	20	19	5.3
Proposals	5	3	0	66.7	--	9	9	0.0
Yorkton - Melville	2	4	4	-50.0	-50.0	12	9	33.3
Bankruptcies	2	4	3	-50.0	-33.3	12	7	71.4
Proposals	0	0	1	--	-100.0	0	2	-100.0
Prince Albert	1	3	2	-66.7	-50.0	18	12	50.0
Bankruptcies	1	2	2	-50.0	-50.0	12	8	50.0
Proposals	0	1	0	-100.0	--	6	4	50.0
Northern	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2016	Q1 2016	Q2 2015	Q1 2016 to Q2 2016	Q2 2015 to Q2 2016	06-30-2016	06-30-2015	% Change
Alberta	**33**	**37**	**44**	**-10.8**	**-25.0**	**130**	**150**	**-13.3**
Bankruptcies	**29**	**21**	**34**	**38.1**	**-14.7**	**91**	**110**	**-17.3**
Proposals	**4**	**16**	**10**	**-75.0**	**-60.0**	**39**	**40**	**-2.5**
Lethbridge - Medicine Hat	0	0	2	--	-100.0	0	5	-100.0
Bankruptcies	0	0	2	--	-100.0	0	5	-100.0
Proposals	0	0	0	--	--	0	0	--
Camrose - Drumheller	0	1	1	-100.0	-100.0	1	6	-83.3
Bankruptcies	0	1	1	-100.0	-100.0	1	4	-75.0
Proposals	0	0	0	--	--	0	2	-100.0
Calgary	17	12	19	41.7	-10.5	57	58	-1.7
Bankruptcies	13	9	15	44.4	-13.3	44	44	0.0
Proposals	4	3	4	33.3	0.0	13	14	-7.1
Banff - Jasper - Rocky Mountain House	1	0	0	--	--	2	1	100.0
Bankruptcies	1	0	0	--	--	2	1	100.0
Proposals	0	0	0	--	--	0	0	--
Red Deer	4	0	3	--	33.3	6	12	-50.0
Bankruptcies	4	0	2	--	100.0	6	9	-33.3
Proposals	0	0	1	--	-100.0	0	3	-100.0
Edmonton	10	21	11	-52.4	-9.1	54	55	-1.8
Bankruptcies	10	9	8	11.1	25.0	32	39	-17.9
Proposals	0	12	3	-100.0	-100.0	22	16	37.5
Athabasca - Grande Prairie - Peace River	1	3	6	-66.7	-83.3	10	10	0.0
Bankruptcies	1	2	4	-50.0	-75.0	6	6	0.0
Proposals	0	1	2	-100.0	-100.0	4	4	0.0
Wood Buffalo - Cold Lake	0	0	1	--	-100.0	0	3	-100.0
Bankruptcies	0	0	1	--	-100.0	0	2	-100.0
Proposals	0	0	0	--	--	0	1	-100.0
British Columbia	**53**	**58**	**50**	**-8.6**	**6.0**	**237**	**211**	**12.3**
Bankruptcies	**45**	**40**	**38**	**12.5**	**18.4**	**174**	**157**	**10.8**
Proposals	**8**	**18**	**12**	**-55.6**	**-33.3**	**63**	**54**	**16.7**
Vancouver Island and Coast	9	9	8	0.0	12.5	41	32	28.1
Bankruptcies	8	6	7	33.3	14.3	33	25	32.0
Proposals	1	3	1	-66.7	0.0	8	7	14.3
Lower Mainland - Southwest	29	33	32	-12.1	-9.4	144	142	1.4
Bankruptcies	25	23	23	8.7	8.7	103	105	-1.9
Proposals	4	10	9	-60.0	-55.6	41	37	10.8

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2016	Q1 2016	Q2 2015	Q1 2016 to Q2 2016	Q2 2015 to Q2 2016	06-30-2016	06-30-2015	% Change
Thompson - Okanagan	7	15	3	-53.3	133.3	39	24	62.5
Bankruptcies	6	11	2	-45.5	200.0	29	18	61.1
Proposals	1	4	1	-75.0	0.0	10	6	66.7
Kootenay	1	0	1	--	0.0	1	1	0.0
Bankruptcies	1	0	0	--	--	1	0	--
Proposals	0	0	1	--	-100.0	0	1	-100.0
Cariboo	0	1	3	-100.0	-100.0	3	6	-50.0
Bankruptcies	0	0	3	--	-100.0	2	6	-66.7
Proposals	0	1	0	-100.0	--	1	0	--
North Coast	0	0	2	--	-100.0	0	2	-100.0
Bankruptcies	0	0	2	--	-100.0	0	2	-100.0
Proposals	0	0	0	--	--	0	0	--
Nechako	2	0	0	--	--	2	0	--
Bankruptcies	2	0	0	--	--	2	0	--
Proposals	0	0	0	--	--	0	0	--
Northeast	4	0	0	--	--	6	3	100.0
Bankruptcies	2	0	0	--	--	3	1	200.0
Proposals	2	0	0	--	--	3	2	50.0
Northwest Territories	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Yukon	0	0	0	--	--	0	1	-100.0
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	1	-100.0
Nunavut	1	0	0	--	--	1	1	0.0
Bankruptcies	1	0	0	--	--	1	1	0.0
Proposals	0	0	0	--	--	0	0	--

Table 7: Insolvencies Filed by Consumers by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q2 2016	Q1 2016	Q2 2015	Q1 2016 to Q2 2016	Q2 2015 to Q2 2016	06-30-2016	06-30-2015	% Change
St. John's	**N.L.**	**245**	**212**	**167**	**15.6**	**46.7**	**783**	**564**	**38.8**
Bankruptcies		141	136	135	3.7	4.4	522	460	13.5
Proposals		104	76	32	36.8	225.0	261	104	151.0
Halifax	**N.S.**	**544**	**476**	**514**	**14.3**	**5.8**	**1,981**	**1,936**	**2.3**
Bankruptcies		403	346	385	16.5	4.7	1,431	1,401	2.1
Proposals		141	130	129	8.5	9.3	550	535	2.8
Moncton	**N.B.**	**261**	**192**	**215**	**35.9**	**21.4**	**904**	**889**	**1.7**
Bankruptcies		172	123	150	39.8	14.7	588	612	-3.9
Proposals		89	69	65	29.0	36.9	316	277	14.1
Saint John	**N.B.**	**227**	**176**	**231**	**29.0**	**-1.7**	**784**	**766**	**2.3**
Bankruptcies		148	110	146	34.5	1.4	503	507	-0.8
Proposals		79	66	85	19.7	-7.1	281	259	8.5
Saguenay	**Que.**	**209**	**236**	**209**	**-11.4**	**0.0**	**878**	**794**	**10.6**
Bankruptcies		123	121	121	1.7	1.7	493	458	7.6
Proposals		86	115	88	-25.2	-2.3	385	336	14.6
Québec	**Que.**	**837**	**798**	**784**	**4.9**	**6.8**	**3,256**	**2,867**	**13.6**
Bankruptcies		518	471	473	10.0	9.5	1,989	1,777	11.9
Proposals		319	327	311	-2.4	2.6	1,267	1,090	16.2
Sherbrooke	**Que.**	**263**	**250**	**219**	**5.2**	**20.1**	**993**	**907**	**9.5**
Bankruptcies		191	162	153	17.9	24.8	685	601	14.0
Proposals		72	88	66	-18.2	9.1	308	306	0.7
Trois-Rivières	**Que.**	**227**	**169**	**184**	**34.3**	**23.4**	**792**	**757**	**4.6**
Bankruptcies		163	104	128	56.7	27.3	542	498	8.8
Proposals		64	65	56	-1.5	14.3	250	259	-3.5
Montréal	**Que.**	**5,286**	**4,688**	**5,210**	**12.8**	**1.5**	**19,519**	**19,809**	**-1.5**
Bankruptcies		2,868	2,445	2,933	17.3	-2.2	10,531	10,911	-3.5
Proposals		2,418	2,243	2,277	7.8	6.2	8,988	8,898	1.0
Ottawa - Gatineau	**Ont./ Que.**	**1,234**	**1,116**	**1,151**	**10.6**	**7.2**	**4,494**	**4,517**	**-0.5**
Bankruptcies		680	583	673	16.6	1.0	2,451	2,510	-2.4
Proposals		554	533	478	3.9	15.9	2,043	2,007	1.8
Kingston	**Ont.**	**121**	**110**	**161**	**10.0**	**-24.8**	**457**	**526**	**-13.1**
Bankruptcies		56	51	92	9.8	-39.1	239	295	-19.0
Proposals		65	59	69	10.2	-5.8	218	231	-5.6
Peterborough	**Ont.**	**96**	**88**	**104**	**9.1**	**-7.7**	**355**	**368**	**-3.5**
Bankruptcies		39	33	51	18.2	-23.5	165	165	0.0
Proposals		57	55	53	3.6	7.5	190	203	-6.4
Oshawa	**Ont.**	**283**	**225**	**296**	**25.8**	**-4.4**	**1,036**	**1,138**	**-9.0**
Bankruptcies		120	79	129	51.9	-7.0	412	448	-8.0
Proposals		163	146	167	11.6	-2.4	624	690	-9.6

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q2 2016	Q1 2016	Q2 2015	Q1 2016 to Q2 2016	Q2 2015 to Q2 2016	06-30-2016	06-30-2015	% Change
Toronto	**Ont.**	**3,767**	**3,555**	**3,745**	**6.0**	**0.6**	**14,278**	**14,562**	**-2.0**
Bankruptcies		1,460	1,248	1,494	17.0	-2.3	5,373	5,777	-7.0
Proposals		2,307	2,307	2,251	0.0	2.5	8,905	8,785	1.4
Hamilton	**Ont.**	**564**	**509**	**466**	**10.8**	**21.0**	**2,011**	**1,999**	**0.6**
Bankruptcies		248	181	204	37.0	21.6	839	924	-9.2
Proposals		316	328	262	-3.7	20.6	1,172	1,075	9.0
St. Catharines - Niagara	**Ont.**	**415**	**440**	**416**	**-5.7**	**-0.2**	**1,565**	**1,567**	**-0.1**
Bankruptcies		171	184	196	-7.1	-12.8	674	752	-10.4
Proposals		244	256	220	-4.7	10.9	891	815	9.3
Kitchener	**Ont.**	**369**	**380**	**389**	**-2.9**	**-5.1**	**1,477**	**1,470**	**0.5**
Bankruptcies		182	176	164	3.4	11.0	674	676	-0.3
Proposals		187	204	225	-8.3	-16.9	803	794	1.1
Brantford	**Ont.**	**117**	**107**	**117**	**9.3**	**0.0**	**417**	**431**	**-3.2**
Bankruptcies		58	42	52	38.1	11.5	182	171	6.4
Proposals		59	65	65	-9.2	-9.2	235	260	-9.6
Guelph	**Ont.**	**84**	**75**	**92**	**12.0**	**-8.7**	**303**	**343**	**-11.7**
Bankruptcies		35	38	48	-7.9	-27.1	133	174	-23.6
Proposals		49	37	44	32.4	11.4	170	169	0.6
London	**Ont.**	**509**	**490**	**495**	**3.9**	**2.8**	**1,915**	**1,937**	**-1.1**
Bankruptcies		206	208	222	-1.0	-7.2	835	922	-9.4
Proposals		303	282	273	7.4	11.0	1,080	1,015	6.4
Windsor	**Ont.**	**261**	**227**	**301**	**15.0**	**-13.3**	**1,085**	**1,163**	**-6.7**
Bankruptcies		110	111	140	-0.9	-21.4	506	539	-6.1
Proposals		151	116	161	30.2	-6.2	579	624	-7.2
Barrie	**Ont.**	**207**	**177**	**227**	**16.9**	**-8.8**	**758**	**839**	**-9.7**
Bankruptcies		85	71	114	19.7	-25.4	346	404	-14.4
Proposals		122	106	113	15.1	8.0	412	435	-5.3
Greater Sudbury	**Ont.**	**215**	**193**	**248**	**11.4**	**-13.3**	**818**	**799**	**2.4**
Bankruptcies		104	76	125	36.8	-16.8	386	389	-0.8
Proposals		111	117	123	-5.1	-9.8	432	410	5.4
Thunder Bay	**Ont.**	**89**	**89**	**104**	**0.0**	**-14.4**	**333**	**318**	**4.7**
Bankruptcies		50	51	67	-2.0	-25.4	200	202	-1.0
Proposals		39	38	37	2.6	5.4	133	116	14.7
Winnipeg	**Man.**	**433**	**380**	**319**	**13.9**	**35.7**	**1,475**	**1,213**	**21.6**
Bankruptcies		259	200	221	29.5	17.2	846	804	5.2
Proposals		174	180	98	-3.3	77.6	629	409	53.8
Regina	**Sask.**	**181**	**135**	**111**	**34.1**	**63.1**	**563**	**445**	**26.5**
Bankruptcies		73	47	54	55.3	35.2	225	215	4.7
Proposals		108	88	57	22.7	89.5	338	230	47.0

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q2 2016	Q1 2016	Q2 2015	Q1 2016 to Q2 2016	Q2 2015 to Q2 2016	06-30-2016	06-30-2015	% Change
Saskatoon	**Sask.**	**221**	**149**	**123**	**48.3**	**79.7**	**650**	**500**	**30.0**
Bankruptcies		114	78	62	46.2	83.9	323	258	25.2
Proposals		107	71	61	50.7	75.4	327	242	35.1
Calgary	**Alta.**	**1,108**	**873**	**782**	**26.9**	**41.7**	**3,539**	**2,835**	**24.8**
Bankruptcies		392	332	315	18.1	24.4	1,345	1,189	13.1
Proposals		716	541	467	32.3	53.3	2,194	1,646	33.3
Edmonton	**Alta.**	**923**	**903**	**634**	**2.2**	**45.6**	**3,156**	**2,369**	**33.2**
Bankruptcies		424	411	297	3.2	42.8	1,412	1,134	24.5
Proposals		499	492	337	1.4	48.1	1,744	1,235	41.2
Kelowna	**B.C.**	**130**	**127**	**139**	**2.4**	**-6.5**	**538**	**574**	**-6.3**
Bankruptcies		56	59	60	-5.1	-6.7	263	265	-0.8
Proposals		74	68	79	8.8	-6.3	275	309	-11.0
Abbotsford	**B.C.**	**117**	**110**	**112**	**6.4**	**4.5**	**497**	**481**	**3.3**
Bankruptcies		53	47	54	12.8	-1.9	212	261	-18.8
Proposals		64	63	58	1.6	10.3	285	220	29.5
Vancouver	**B.C.**	**1,241**	**1,226**	**1,310**	**1.2**	**-5.3**	**4,913**	**5,058**	**-2.9**
Bankruptcies		472	477	589	-1.0	-19.9	1,969	2,379	-17.2
Proposals		769	749	721	2.7	6.7	2,944	2,679	9.9
Victoria	**B.C.**	**310**	**281**	**304**	**10.3**	**2.0**	**1,140**	**1,146**	**-0.5**
Bankruptcies		119	129	139	-7.8	-14.4	509	573	-11.2
Proposals		191	152	165	25.7	15.8	631	573	10.1

Table 8: Insolvencies Filed by Businesses by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q2 2016	Q1 2016	Q2 2015	Q1 2016 to Q2 2016	Q2 2015 to Q2 2016	06-30-2016	06-30-2015	% Change
St. John's	**N.L.**	**5**	**3**	**2**	**66.7**	**150.0**	**18**	**8**	**125.0**
Bankruptcies		3	1	2	200.0	50.0	12	8	50.0
Proposals		2	2	0	0.0	--	6	0	--
Halifax	**N.S.**	**17**	**5**	**20**	**240.0**	**-15.0**	**39**	**49**	**-20.4**
Bankruptcies		14	5	14	180.0	0.0	35	34	2.9
Proposals		3	0	6	--	-50.0	4	15	-73.3
Moncton	**N.B.**	**2**	**1**	**2**	**100.0**	**0.0**	**13**	**16**	**-18.8**
Bankruptcies		1	1	2	0.0	-50.0	12	10	20.0
Proposals		1	0	0	--	--	1	6	-83.3
Saint John	**N.B.**	**2**	**3**	**1**	**-33.3**	**100.0**	**8**	**8**	**0.0**
Bankruptcies		2	1	1	100.0	100.0	5	7	-28.6
Proposals		0	2	0	-100.0	--	3	1	200.0
Saguenay	**Que.**	**9**	**5**	**6**	**80.0**	**50.0**	**26**	**32**	**-18.8**
Bankruptcies		9	2	4	350.0	125.0	21	25	-16.0
Proposals		0	3	2	-100.0	-100.0	5	7	-28.6
Québec	**Que.**	**51**	**72**	**37**	**-29.2**	**37.8**	**212**	**187**	**13.4**
Bankruptcies		35	53	22	-34.0	59.1	158	133	18.8
Proposals		16	19	15	-15.8	6.7	54	54	0.0
Sherbrooke	**Que.**	**14**	**7**	**6**	**100.0**	**133.3**	**31**	**40**	**-22.5**
Bankruptcies		11	7	5	57.1	120.0	26	26	0.0
Proposals		3	0	1	--	200.0	5	14	-64.3
Trois-Rivières	**Que.**	**15**	**12**	**8**	**25.0**	**87.5**	**53**	**40**	**32.5**
Bankruptcies		11	10	6	10.0	83.3	38	29	31.0
Proposals		4	2	2	100.0	100.0	15	11	36.4
Montréal	**Que.**	**288**	**319**	**302**	**-9.7**	**-4.6**	**1,132**	**1,234**	**-8.3**
Bankruptcies		205	247	224	-17.0	-8.5	835	885	-5.6
Proposals		83	72	78	15.3	6.4	297	349	-14.9
Ottawa - Gatineau	**Ont./ Que.**	**33**	**33**	**51**	**0.0**	**-35.3**	**148**	**184**	**-19.6**
Bankruptcies		23	29	36	-20.7	-36.1	116	141	-17.7
Proposals		10	4	15	150.0	-33.3	32	43	-25.6
Kingston	**Ont.**	**0**	**1**	**2**	**-100.0**	**-100.0**	**7**	**14**	**-50.0**
Bankruptcies		0	1	2	-100.0	-100.0	7	11	-36.4
Proposals		0	0	0	--	--	0	3	-100.0
Peterborough	**Ont.**	**0**	**1**	**1**	**-100.0**	**-100.0**	**3**	**3**	**0.0**
Bankruptcies		0	0	1	--	-100.0	2	3	-33.3
Proposals		0	1	0	-100.0	--	1	0	--
Oshawa	**Ont.**	**9**	**5**	**12**	**80.0**	**-25.0**	**25**	**40**	**-37.5**
Bankruptcies		8	2	11	300.0	-27.3	21	35	-40.0
Proposals		1	3	1	-66.7	0.0	4	5	-20.0

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q2 2016	Q1 2016	Q2 2015	Q1 2016 to Q2 2016	Q2 2015 to Q2 2016	06-30-2016	06-30-2015	% Change
Toronto	**Ont.**	**129**	**108**	**133**	**19.4**	**-3.0**	**489**	**529**	**-7.6**
Bankruptcies		85	85	97	0.0	-12.4	372	406	-8.4
Proposals		44	23	36	91.3	22.2	117	123	-4.9
Hamilton	**Ont.**	**11**	**11**	**13**	**0.0**	**-15.4**	**58**	**57**	**1.8**
Bankruptcies		9	8	8	12.5	12.5	43	38	13.2
Proposals		2	3	5	-33.3	-60.0	15	19	-21.1
St. Catharines - Niagara	**Ont.**	**12**	**5**	**5**	**140.0**	**140.0**	**32**	**29**	**10.3**
Bankruptcies		10	5	4	100.0	150.0	26	24	8.3
Proposals		2	0	1	--	100.0	6	5	20.0
Kitchener	**Ont.**	**7**	**8**	**2**	**-12.5**	**250.0**	**21**	**25**	**-16.0**
Bankruptcies		7	5	2	40.0	250.0	18	21	-14.3
Proposals		0	3	0	-100.0	--	3	4	-25.0
Brantford	**Ont.**	**5**	**4**	**4**	**25.0**	**25.0**	**18**	**12**	**50.0**
Bankruptcies		3	4	3	-25.0	0.0	13	10	30.0
Proposals		2	0	1	--	100.0	5	2	150.0
Guelph	**Ont.**	**0**	**2**	**5**	**-100.0**	**-100.0**	**7**	**7**	**0.0**
Bankruptcies		0	1	0	-100.0	--	5	2	150.0
Proposals		0	1	5	-100.0	-100.0	2	5	-60.0
London	**Ont.**	**10**	**5**	**5**	**100.0**	**100.0**	**30**	**23**	**30.4**
Bankruptcies		7	3	5	133.3	40.0	19	16	18.8
Proposals		3	2	0	50.0	--	11	7	57.1
Windsor	**Ont.**	**10**	**6**	**2**	**66.7**	**400.0**	**24**	**24**	**0.0**
Bankruptcies		6	6	1	0.0	500.0	19	20	-5.0
Proposals		4	0	1	--	300.0	5	4	25.0
Barrie	**Ont.**	**5**	**5**	**4**	**0.0**	**25.0**	**20**	**24**	**-16.7**
Bankruptcies		4	4	4	0.0	0.0	16	17	-5.9
Proposals		1	1	0	0.0	--	4	7	-42.9
Greater Sudbury	**Ont.**	**2**	**1**	**3**	**100.0**	**-33.3**	**8**	**12**	**-33.3**
Bankruptcies		1	0	3	--	-66.7	4	11	-63.6
Proposals		1	1	0	0.0	--	4	1	300.0
Thunder Bay	**Ont.**	**5**	**3**	**2**	**66.7**	**150.0**	**11**	**8**	**37.5**
Bankruptcies		2	2	2	0.0	0.0	6	7	-14.3
Proposals		3	1	0	200.0	--	5	1	400.0
Winnipeg	**Man.**	**10**	**5**	**3**	**100.0**	**233.3**	**25**	**15**	**66.7**
Bankruptcies		6	1	3	500.0	100.0	13	11	18.2
Proposals		4	4	0	0.0	--	12	4	200.0
Regina	**Sask.**	**12**	**9**	**11**	**33.3**	**9.1**	**43**	**27**	**59.3**
Bankruptcies		10	8	7	25.0	42.9	32	20	60.0
Proposals		2	1	4	100.0	-50.0	11	7	57.1

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q2 2016	Q1 2016	Q2 2015	Q1 2016 to Q2 2016	Q2 2015 to Q2 2016	06-30-2016	06-30-2015	% Change
Saskatoon	**Sask.**	**8**	**8**	**2**	**0.0**	**300.0**	**24**	**22**	**9.1**
Bankruptcies		4	5	2	-20.0	100.0	17	15	13.3
Proposals		4	3	0	33.3	--	7	7	0.0
Calgary	**Alta.**	**16**	**11**	**17**	**45.5**	**-5.9**	**50**	**52**	**-3.8**
Bankruptcies		12	8	13	50.0	-7.7	39	39	0.0
Proposals		4	3	4	33.3	0.0	11	13	-15.4
Edmonton	**Alta.**	**9**	**19**	**11**	**-52.6**	**-18.2**	**48**	**51**	**-5.9**
Bankruptcies		9	8	8	12.5	12.5	30	38	-21.1
Proposals		0	11	3	-100.0	-100.0	18	13	38.5
Kelowna	**B.C.**	**5**	**4**	**2**	**25.0**	**150.0**	**18**	**15**	**20.0**
Bankruptcies		4	3	1	33.3	300.0	15	11	36.4
Proposals		1	1	1	0.0	0.0	3	4	-25.0
Abbotsford	**B.C.**	**2**	**3**	**1**	**-33.3**	**100.0**	**9**	**7**	**28.6**
Bankruptcies		2	1	1	100.0	100.0	6	6	0.0
Proposals		0	2	0	-100.0	--	3	1	200.0
Vancouver	**B.C.**	**16**	**25**	**26**	**-36.0**	**-38.5**	**103**	**114**	**-9.6**
Bankruptcies		12	18	18	-33.3	-33.3	74	82	-9.8
Proposals		4	7	8	-42.9	-50.0	29	32	-9.4
Victoria	**B.C.**	**5**	**5**	**2**	**0.0**	**150.0**	**19**	**11**	**72.7**
Bankruptcies		4	3	2	33.3	100.0	15	7	114.3
Proposals		1	2	0	-50.0	--	4	4	0.0